

Information to identify the case:

Debtor 1	<u>Stacy A. Davis</u>	Social Security number or ITIN	xxx-xx-1094
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-21594-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stacy A. Davis
fka Stacy A. Dingle

9/2/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Stacy A. Davis
 Debtor

Case No. 20-21594-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Sep 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2020.

db
 15244322 +Stacy A. Davis, 348 Waldron Avenue, Evans City, PA 16033-1061
 Clearview Federal Credit Union, Attn: Bankruptcy, 1453 Beers School Road,
 Coraopolis, PA 15108
 15244330 +First National Bank of Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103-0128
 15244332 +Keybank/usb Cc, Attn: Bankruptcy, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
 15244329 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
 (address filed with court: First National Bank of Omaha, P.O. Box 3412, Omaha, NE 68197)
 15244333 +PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
 15244334 +PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387,
 Los Angeles, CA 90051-4387

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Sep 03 2020 07:53:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 03 2020 04:58:07
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 03 2020 04:58:06 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +EDI: PRA.COM Sep 03 2020 07:53:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15244319 +EDI: CAPITALONE.COM Sep 03 2020 07:53:00 Capital One, Po Box 30281,
 Salt Lake City, UT 84130-0281
 15244320 +EDI: CAPITALONE.COM Sep 03 2020 07:53:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 15244321 +E-mail/Text: bankruptcy@clearviewfcu.org Sep 03 2020 04:58:25
 Clearview Federal Credit Union, 8805 University Blvd, Coraopolis, PA 15108-4212
 15244327 EDI: DISCOVER.COM Sep 03 2020 07:53:00 Discover Financial, Pob 15316,
 Wilmington, DE 19850
 15244325 +E-mail/Text: electronicbkydocs@nelnet.net Sep 03 2020 04:58:36
 Department of Education/582/Nelnet, Attn: Bankruptcy, Po Box 82561,
 Lincoln, NE 68501-2561
 15244323 +E-mail/Text: electronicbkydocs@nelnet.net Sep 03 2020 04:58:36
 Department of Education/582/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
 15244328 +EDI: DISCOVER.COM Sep 03 2020 07:53:00 Discover Financial, Attn: Bankruptcy,
 Po Box 3025, New Albany, OH 43054-3025
 15244331 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Sep 03 2020 04:58:44 Keybank N.A.,
 4910 Tiedeman Road, Brooklyn, OH 44144-2338
 15244335 +EDI: RMSC.COM Sep 03 2020 07:53:00 Synccb/PPC, Po Box 965005, Orlando, FL 32896-5005
 15244336 +EDI: RMSC.COM Sep 03 2020 07:53:00 Synccb/PPC, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060
 15245188 +EDI: RMSC.COM Sep 03 2020 07:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15244337 +EDI: RMSC.COM Sep 03 2020 07:53:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 15244338 +EDI: RMSC.COM Sep 03 2020 07:53:00 Synchrony Bank/Pay Pal Mastercard, Po Box 965005,
 Orlando, FL 32896-5005
 15244340 +EDI: WTRRN BANK.COM Sep 03 2020 07:53:00 Target, c/o Financial & Retail Svcs,
 Mailstop BT POB 9475, Minneapolis, MN 55440-9475
 15244339 +EDI: WTRRN BANK.COM Sep 03 2020 07:53:00 Target, Po Box 673, Minneapolis, MN 55440-0673
 TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PENNYMAC LOAN SERVICES, LLC
 15244326* +Department of Education/582/Nelnet, Attn: Bankruptcy, Po Box 82561,
 Lincoln, NE 68501-2561
 15244324* +Department of Education/582/Nelnet, Po Box 82561, Lincoln, NE 68501-2561

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 26

Date Rcvd: Sep 02, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Debtor Stacy A. Davis julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 4